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UNITED	SI	ATES	DIST	RIC	CT CC	DURT
SOUTHER	N	DISTR	RICT	OF	NEW	YORK

____X

EDWARD SPECHT, an individual; on behalf of himself and all others similarly situated,

Plaintiff,

ANSWER

-against-

15-CV-2159

EASTERN ACCOUNT SYSTEM OF CONNECTICUT, INC., A Connecticut Corporation; JOSEPH P. COURTNEY, JR., individually and in his Official Capacity; and JOHN AND JANE DOES NUMBERS 1 THROUGH 25,

Defendants.

____X

Defendants EASTERN ACCOUNT SYSTEM OF CONNECTICUT, INC. and JOSEPH P. COURTNEY JR., by their attorneys, Barron & Newburger, P.C. answers plaintiff's complaint as follows:

- 1. Defendants acknowledges being sued pursuant to the Fair Debt Collection Practices Act (FDCPA), but deny any violation thereof.
- 2. Defendants acknowledge being sued pursuant to the Federal and State law, but deny any violation thereof.
- 3. This paragraph contains no factual allegations directed against the defendants and requires no admissions or denials.
- 4. This paragraph contains no factual allegations directed against the defendants and requires no admissions or denials.

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- 5. This paragraph contains no factual allegations directed against the defendants and requires no admissions or denials.
- 6. This paragraph contains no factual allegations directed against the defendants and requires no admissions or denials.
- 7. This paragraph contains no factual allegations directed against the defendants and requires no admissions or denials.
- 8. Defendants acknowledge being sued pursuant to the Federal and State law, but deny any violation thereof.
- 9. Defendants admit the allegations contained paragraph "9" of the complaint.
- 10. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "10" of the complaint.
- 11. Defendants admit the allegations contained in paragraph "11" of the complaint.
- 12. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "12" of the complaint.
- 13. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "13" of the complaint.

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- 14. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "14" of the complaint.
- 15. Defendants admit the allegations contained in paragraph "15" of the complaint.
- 16. Defendants deny each and every allegation contained in paragraph "16" of the complaint.
- 17. Defendants deny each and every allegation contained in paragraph "17" of the complaint.
- 18. Defendants admit the allegations contained in paragraph "18" of the complaint.
- 19. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "19" of the complaint.
- 20. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "20" of the complaint.
- 21. Defendants admit the allegations contained in paragraph "21" of the complaint.
- 22. Defendants admit the allegations contained in paragraph "22" of the complaint.
- 23. Defendants admit the allegations contained in paragraph "23" of the complaint.

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- 24. Defendants admit the allegations contained in paragraph "24" of the complaint.
- 25. Defendants admit the allegations contained in paragraph "25" of the complaint.
- 26. Defendants admit the allegations contained in paragraph "26" of the complaint.
- 27. Defendants deny each and every allegation contained in paragraph "27" of the complaint.
- 28. Defendants deny each and every allegation contained in paragraph "28" of the complaint.
- 29. Defendants deny each and every allegation contained in paragraph "29" of the complaint.
- 30. Defendants deny each and every allegation contained in paragraph "30" of the complaint.
- 31. Defendants deny each and every allegation contained in paragraph "31" of the complaint.
- 32. Defendants admit sending correspondence to plaintiff. The contents of the correspondence speaks for itself and does not require an admission or a denial.
- 33. Defendants admit the allegations contained in paragraph "33" of the complaint.

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- 34. Defendants admit the allegations contained in paragraph "34" of the complaint.
- 35. Defendants admit the allegations contained in paragraph "35" of the complaint.
- 36. Defendants admit the allegations contained in paragraph "36" of the complaint.
- 37. Defendants admit the allegations contained in paragraph 37. of the complaint.
- 38. Defendants deny each and every allegation contained in paragraph "38" of the complaint.
- 39. Defendants deny each and every allegation contained in paragraph "39" of the complaint.
- 40. Defendants deny knowledge or information sufficient to form a belief as o the allegations contained in paragraph "40" of the complaint.
- 41. Defendants admit the allegations contained in paragraph $^{\circ}41''$ of the complaint.
- 42. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "42" of the complaint.
- 43. Defendants admit the allegations contained in paragraph "43" of the complaint.

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- 44. Defendants admit the allegations contained in paragraph "44" of the complaint.
- 45. Defendants admit the allegations contained in paragraph 45. of the complaint.
- 46. Defendants admit the allegations contained in paragraph "46" of the complaint.
- 47. Defendants admit the allegations contained in paragraph "47" of the complaint.
- 48. Defendants admit the allegations contained in paragraph "48" of the complaint.
- 49. Defendants admit the allegations contained in paragraph "49" of the complaint.
- 50. Defendants admit sending correspondence to the plaintiff. The content of the correspondence speaks for itself.
- 51. Defendants deny each and every allegation contained in paragraph "51" of the complaint.
- 52. Defendants admit the allegations contained in paragraph "52" of the complaint.
- 53. Defendants admit the allegations contained in paragraph "53" of the complaint.
- 54. Defendants deny each and every allegation contained in paragraph "54" of the complaint.

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- 55. Defendants deny each and every allegation contained in paragraph "55" of the complaint.
- 56. Defendants deny each and every allegation contained in paragraph "56" of the complaint.
- 57. Defendants deny each and every allegation contained in paragraph "57" of the complaint.
- 58. Defendants deny each and every allegation contained in paragraph "58" of the complaint.
- 59. Defendants deny each and every allegation contained in paragraph "59" of the complaint.
- 60. Defendants deny each and every allegation contained in paragraph "60" of the complaint.
- 61. Defendants deny each and every allegation contained in paragraph "61" of the complaint.
- 62. Defendants deny each and every allegation contained in paragraph "62" of the complaint.
- 63. Defendants deny each and every allegation contained in paragraph "63" of the complaint.
- 64. Defendants deny each and every allegation contained in paragraph "65" of the complaint.
- 65. Defendants deny each and every allegation contained in paragraph "65" of the complaint.

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- 66. Defendants deny each and every allegation contained in paragraph "66" of the complaint.
- 67. Defendants deny each and every allegation contained in paragraph "67" of the complaint.
- 68. Defendants deny each and every allegation contained in paragraph "68" of the complaint.
- 69. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "69" of the complaint.
- 70. Defendants deny that this matter is properly brought as a class action.
- 71. Defendants deny that this matter has properly been brought as a class action.
- 72. Defendants deny each and every allegation contained in paragraph "72" of the complaint.
- 73. Defendants deny each and every allegation contained in paragraph "73" of the complaint.
- 74. Defendants deny knowledge or information sufficient to form a belief as to the allegations contained in paragraph "74" of the complaint.
- 75. Defendants deny each and every allegation contained in paragraph "75" of the complaint.

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- 76. Defendants deny each and every allegation contained in paragraph "76" of the complaint.
- 77. Defendants deny each and every allegation contained in paragraph "77" of the complaint.
- 78. Defendants deny each and every allegation contained in paragraph "78" of the complaint.
- 79. Defendants deny each and every allegation contained in paragraph "79" of the complaint.
- 80. Defendants deny each and every allegation contained in paragraph "80" of the complaint.
- 81. Defendants deny each and every allegation contained in paragraph "81" of the complaint.
- 82. Defendants deny each and every allegation contained in paragraph "82" of the complaint.
- 83. Defendants deny each and every allegation contained in paragraph 83" of the complaint.
- 84. Defendants deny each and every allegation contained in paragraph "84" of the complaint.
- 85. Defendants deny each and every allegation contained in paragraph "85" of the complaint.
- 86. Defendants repeat and reallege its previous admissions and denials contained in paragraphs "1" through "85" of the complaint.

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- 87. Defendants deny each and every allegation contained in paragraph "87" of the complaint.
- 88. Defendants repeat and reallege its previous admissions and denials contained in paragraphs "1" through "86" of the complaint.
- 89. Defendants deny each and every allegation contained in paragraph "89" of the complaint.
- 90. Defendants repeat and reallege its previous admissions and denials contained in paragraphs "1" through "89" of the complaint.
- 91. Defendants deny each and every allegation contained in paragraph "91" of the complaint.
- 92. Defendants deny each and every allegation contained in paragraph "92" of the complaint.
- 93. Defendants deny each and every allegation contained in paragraph "93" of the complaint.
- 94. Defendants deny each and every allegation contained in paragraph "94" of the complaint.
- 95. Defendants deny each and every allegation contained in paragraph "95" of the complaint.
- 96. Defendants deny each and every allegation contained in paragraph "96" of the complaint.
- 97. Defendants deny each and every allegation contained in paragraph "97" of the complaint.

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- 98. Defendants deny each and every allegation contained in paragraph "98" of the complaint.
- 99. Defendants deny each and every allegation contained in paragraph "91" of the complaint.
- 100. Defendants deny each and every allegation contained in paragraph "100" of the complaint.
- 101. Defendants deny each and every allegation contained in paragraph "101" of the complaint.
- 102. Defendants deny each and every allegation contained in paragraph "102" of the complaint.
- 103. Defendants deny each and every allegation contained in paragraph "103" of the complaint.

WHEREFORE, defendant respectfully requests that plaintiff's complaint be dismissed.

Dated: New City, NY
June 10, 2015

ARTHUR SANDERS, ESQ.

BARRON & NEWBURGER, P.C.

Attorney for defendants

30 South Main Street

New City, NY 10956

845-499-2990

TO:

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